

**Information to identify the case:**

Debtor 1 **Sarator N Whitehead**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6464**  
EIN **---**  
Social Security number or ITIN **---**  
EIN **---**

United States Bankruptcy Court **Northern District of Illinois**

Case number: **18-12791**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sarator N Whitehead

March 19, 2019

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sarator N Whitehead  
Debtor

Case No. 18-12791-TAB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 51

Date Rcvd: Mar 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2019.

db +Sarator N Whitehead, 9445 Kenton Ave, Apt #310, Skokie, IL 60076-1376  
26704991 +American Web Loan, 2128 N 14th St #130, Ponca City, OK 74601-1831  
26704993 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
26704994 +Best Buy Credit Services, Po Box 78009, Phoenix, AZ 85062-8009  
26837000 +Chicago Elite, 1918 N Mendell St, Chicago IL 60642-1282  
26704996 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
26704997 +City of Chicago, Attn: Bankruptcy Dept, 121 N. LaSalle Street 7th Fl, Chicago, IL 60602-1266  
26837001 +City of Chicago, Attn Bankruptcy Dept, 121 N LaSalle Street 7th Fl, Chicago IL 60602-1266  
26705004 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
26705011 +Geico, One Geico Plaza, Bethesda, MD 20810-0002  
26705013 +Inbox Loan, PO Box 881, Santa Rosa, CA 95402-0881  
26705014 +Jared-galleria/genesis, 15220 Nw Greenbrier, Ste, Beaverton, OR 97006-5744  
26837002 +Lifetime Fitness, 2902 Corporate Place, Chanhassen MN 55317-4773  
26705015 +Niles North HS Dist 219, 7700 Gross Point Rd, Skokie, IL 60077-2614  
27579956 +North cash loan, PO box 498, Hays, MT 59527-0498  
26705016 +Northshore Health Systems, Att: Bankruptcy Dept, 1729 Benson Ave, Evanston, IL 60201-3704  
26705018 +Nrthside Fcu, 1011 W Lawrence Ave, Chicago, IL 60640-5017  
26705019 +Ready Set Go, Po Box 582, Santa Rosa, CA 95402-0582  
27579957 +Sarah Rent Reserves, 16760 W Ronald Reagan Blvd, Leander, TX 78641-4139  
26705020 Sokaogon Finance, d/b/a Blue Pine Lending, 3041 Community Dr, Crandon, WI 54520  
26705021 +Sureshi Sharma, Po Box 19415, Houston, TX 77224-9415  
27579958 +TOKIO MARINE, 13403 Northwest Freeway, Houston, TX 77040-6006  
26837003 +Target Cash Now, PO Box 552, Harlem UT 59526-0552  
26705024 +Target Finance, LLC, PO Box 581, Hays, MT 59527-0581  
26705025 +The Reserves, 500 Saluki Blvd., Carbondale, IL 62903-8303  
26705026 +Title Max, 6126 W Dempster St, Morton Grove, IL 60053-2954  
27195725 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184  
27579959 +Village of Skokie, 5127 Oakton Street, Skokie, IL 60077-3600  
26705027 +Zippyloans.com, 2220 Meridian Blvd PMB 01409, Minden, NV 89423-8601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPVIMARTINO.COM Mar 20 2019 05:53:00 Philip V Martino, ESQ, Quarles & Brady,  
300 N. LaSalle, Suite 4000, Chicago, IL 60654-5427  
26704992 +EDI: CINGMIDLAND.COM Mar 20 2019 05:53:00 AT&T, Attn: Bankruptcy Dept, 208 S. Akard St., Dallas, TX 75202-4206  
26888508 +EDI: CINGMIDLAND.COM Mar 20 2019 05:53:00 AT&T Mobility II LLC, c/o AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
26889620 EDI: RESURGENT.COM Mar 20 2019 05:53:00 CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675  
26704995 +EDI: CAPITALONE.COM Mar 20 2019 05:53:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
26751549 +EDI: PHINHARRIS Mar 20 2019 05:53:00 City of Chicago Department of Finance, c/o Arnold Scott Harris, 111 W Jackson Blvd Ste 600, Chicago, IL 60604-3517  
26704998 +EDI: COMCASTCBLCENT Mar 20 2019 05:53:00 Comcast, c/o Bankruptcy Dept, 1701 JFK Boulevard, Philadelphia, PA 19103-2899  
27579955 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Mar 20 2019 02:20:22 Comed, Customer Care Center, P.O. Box 805379, Chicago, IL 60680-4179  
26704999 +EDI: WFNNB.COM Mar 20 2019 05:53:00 Comenity Bank/Carsons, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
26705000 EDI: WFNNB.COM Mar 20 2019 05:53:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
26705001 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Mar 20 2019 02:20:22 Commonwealth Edision, At: Bankruptcy Dept, 3 Lincoln Center, Villa Park, IL 60181-4204  
26755846 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Mar 20 2019 02:20:22 Commonwealth Edison Company, Attn: Bankruptcy Department, 1919 Swift Drive, Oakbrook Terrace, IL 60523-1502  
26705002 +EDI: RCSFNBMARIN.COM Mar 20 2019 05:53:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
26705010 +EDI: AMINFOFP.COM Mar 20 2019 05:53:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
26705012 +E-mail/Text: accountservices@greenlineloans.com Mar 20 2019 02:20:01 Greenline Loans, Po Box 507, Hays, MT 59527-0507  
26885145 EDI: RESURGENT.COM Mar 20 2019 05:53:00 LVNV Funding, LLC its successors and assigns as, MHC Receivables, LLC and FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
26869839 +EDI: JEFFERSONCAP.COM Mar 20 2019 05:53:00 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
26869835 EDI: Q3G.COM Mar 20 2019 05:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
26841455 EDI: Q3G.COM Mar 20 2019 05:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0752-1

User: admin  
Form ID: 318

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Total Noticed: 51

Date Rcvd: Mar 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

26709304 +EDI: RMSC.COM Mar 20 2019 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
26705022 +EDI: RMSC.COM Mar 20 2019 05:53:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
26705023 +EDI: RMSC.COM Mar 20 2019 05:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

26705003\* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
26705005\* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
26705006\* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
26705007\* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
26705008\* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
26705009\* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
26705017\* +Northshore Health Systems, Att: Bankruptcy Dept, 1729 Benson Ave, Evanston, IL 60201-3704  
26888430\* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Sarator N Whitehead cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Philip V Martino, ESQ philip.martino@quarles.com,  
pmartino@ecf.axiosfs.com;jenny.fik@quarles.com;colleen.greer@quarles.com;wemet@quarles.com  
TOTAL: 3